1. A method of evaluating and trading purchaser information, comprising the

2 steps of:

capturing purchasing information from a buyer during the purchase cycle

4 converting the information into an asset that the buyer can own

identifying potential sellers based upon the purchasing information;

6 conducting an auction whereby the potential sellers or merchants bid on the

information without knowing the details thereof; and

8 selling the information to the highest bidder, enabling that seller or sellers to

market directly to the buyer.

2. The method of claim 1, wherein the buyer is interested in buying durable

2 goods.

3. The method of claim 1, wherein the durable goods includes a motor

2 vehicle.

4. The method of claim 1, including the step of applying a formula to the

2 information to arrive at a valuation therefore.

5. The method of claim 4, wherein the buyer is compensated as a function of

2 the valuation.

6.   The method of claim 1, wherein the communications between the buyer

2   and seller are encrypted.

7.   The method of claim 1, including the step of compiling the information

2   from a plurality of customers to generate market research reports.

8.   The method of claim 1, wherein the information includes demographics

2   and psychographics.

9.   The method of claim 8, wherein at some of the information is gathered

2   through a questionnaire completed by the buyer during the registration thereof.

10.   The method of claim 1, wherein the buyer is permitted to update the

2   information if their purchasing ability or intent changes.

11. The method of claim 1, wherein, if only one seller is selected, one or more

2   competitors are solicit to submit additional bids unknown to the buyer.

12.   The method of claim 1, further including the step of setting up a personal

2   information savings account for the seller containing one or more of the following:

    a) a history of purchases made by the buyer through the system,

4   b) the amount of discount(s) received from sellers, and

        c) compensation received for sharing the purchasing information.

        13.   A method of evaluating and trading purchaser information, comprising the

2   steps of:

        creating an information exchange in the form of a secure network site enabling

4   potential sellers of goods or services to register their company and offerings;

        registering potential buyers by gathering demographic and psychographic

6   information regarding an imminent purchase of the goods or services;

        applying a formula to the information to arrive at a valuation therefore.

8   conducting an auction whereby the potential sellers bid on the information

    without knowing certain details about the buyers; and

10   selling the information to the highest bidder, enabling that seller or sellers to

    market directly to the buyer; and

12   compensating the buyer as a function of the valuation if the buyer purchases the

    goods or services.

        14.   The method of claim 13, wherein the buyer is interested in buying durable

2   goods.

        15.   The method of claim 14, wherein the durable goods includes a motor

2   vehicle.

16.   The method of claim 13, wherein valuation of the information is based

2   upon a market price derived from one or more of the following:

      a) the right to market to the buyer,

4   b) the time frame of the buyer's purchasing decision,

      c) the seller's internal operational efficiency, and

6   d) the number of competing sellers in running.

17.   The method of claim 13, wherein the communications between the buyer

2   and seller are encrypted.

18.   The method of claim 13, including the step of compiling the information

2   from a plurality of customers to generate market research reports.

19.   The method of claim 13, wherein the buyer is permitted to update the

2   information if their purchasing ability or intent changes.

20.   The method of claim 13, wherein, if only one seller is selected, one or

2   more competitors are solicit to submit additional bids unknown to the buyer.

21.   The method in claim 1 in which the vendor (our client) markets in a

2   personalized and individualized manner to the customer based on the specific attributes

expressed by the customer during the purchase cycle.